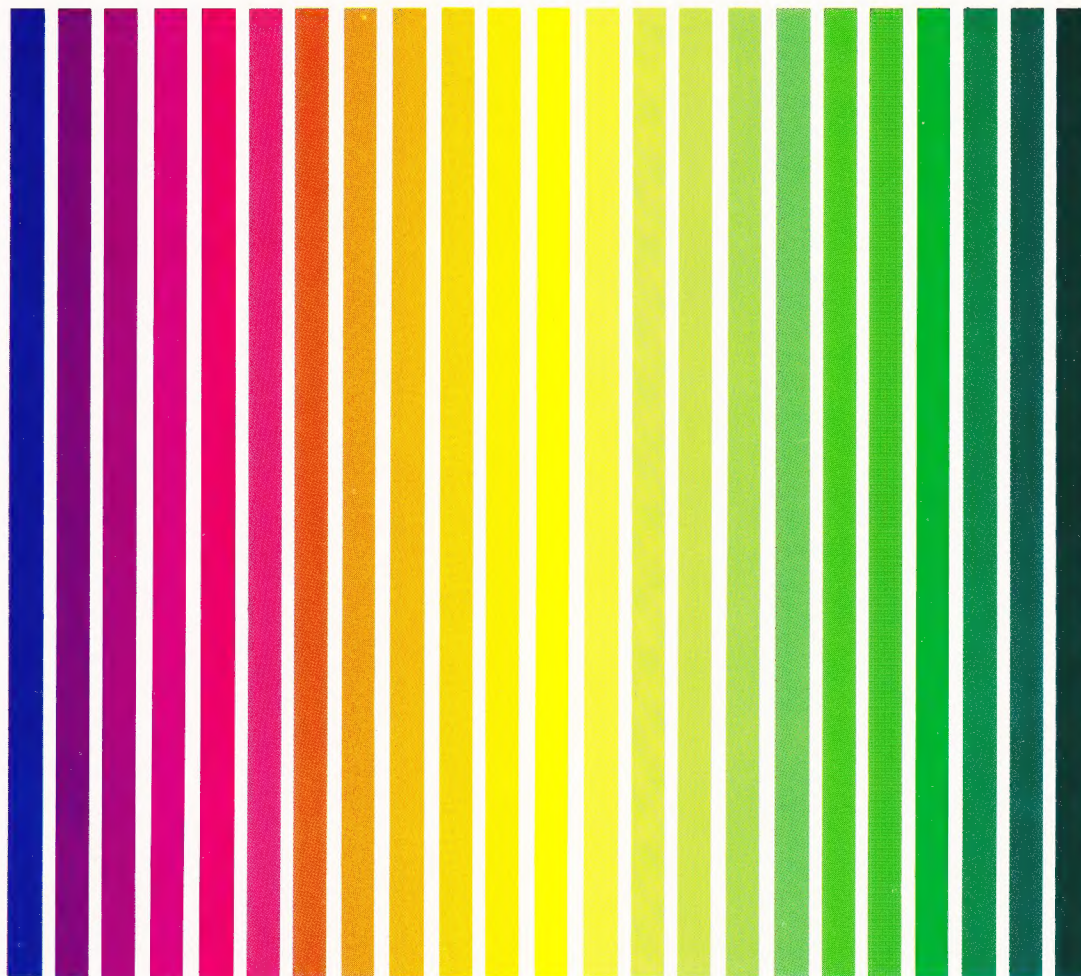


APX ATARI® PROGRAM EXCHANGE



Jerry Falkenhan

FAMILY BUDGET

A budget analyzer for use with FAMILY CASH FLOW

Diskette: 32K (APX-20108)

User-Written Software for ATARI Home Computers

FAMILY BUDGET

by

Jerry Falkenhan

Program and Manual Contents © 1982 Jerry Falkenhan

Copyright On receipt of this computer program and associated documentation (the software), the author grants you a nonexclusive license to execute the enclosed software. This software is copyrighted. You are prohibited from reproducing, translating, or distributing this software in any unauthorized manner.

TRADEMARKS OF ATARI

The following are trademarks of Atari, Inc.

ATARI®
ATARI 400™ Home Computer
ATARI 800™ Home Computer
ATARI 410™ Program Recorder
ATARI 810™ Disk Drive
ATARI 820™ 40-Column Printer
ATARI 822™ Thermal Printer
ATARI 825™ 80-Column Printer
ATARI 830™ Acoustic Modem
ATARI 850™ Interface Module

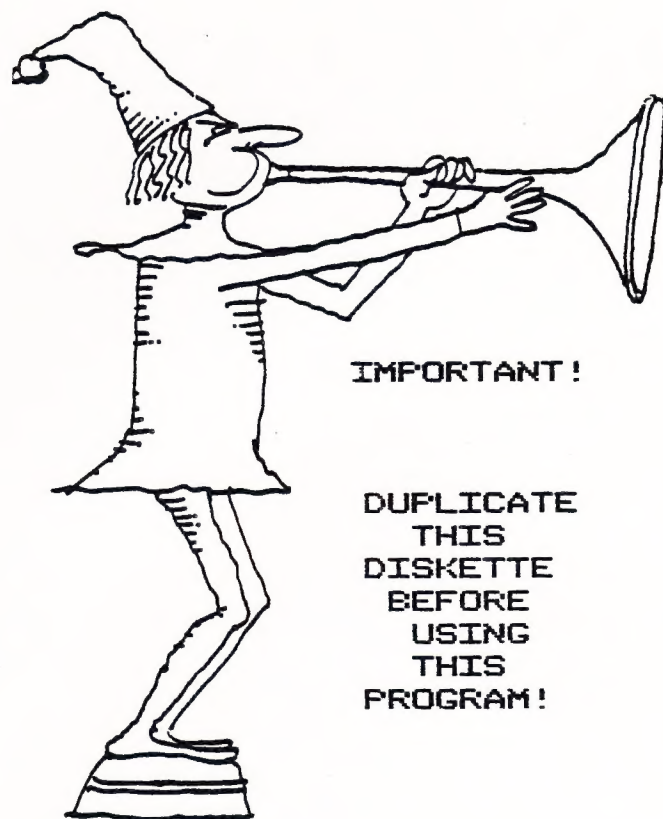
Distributed by

The ATARI Program Exchange
P. O. Box 427
155 Moffett Park Drive, B-1
Sunnyvale, CA 94086

To request an APX Software Catalog, write to the address above, or call toll-free:

800/538-1862 (outside California)
800/672-1850 (within California)

Or call our Sales number, 408/745-5535.



This APX diskette is unnotched to protect the software against accidental erasure. However, this protection also prevents a program from storing information on the diskette. The program you've purchased involves storing information. Therefore, before you can use the program, you must duplicate the contents of the diskette onto a notched diskette that doesn't have a write-protect tab covering the notch.

To duplicate the diskette, call the Disk Operating System (DOS) menu and select option J, Duplicate Disk. You can use this option with a single disk drive by manually swapping source (the APX diskette) and destination (a notched diskette) until the duplication process is complete. You can also use this option with multiple disk drive systems by inserting source and destination diskettes in two separate drives and letting the duplication process proceed automatically. (Note. This option copies sector by sector. Therefore, when the duplication is complete, any files previously stored on the destination diskette will have been destroyed.)

CONTENTS

INTRODUCTION__1

Overview__1

Required Accessories__1

Optional Accessories__1

Contacting the author__1

GETTING STARTED__2

Setting up__2

Entering information and responding to prompts__3

Sample session__3

USING FAMILY BUDGET__9

Introduction__9

Option A-REVIEW BUDGETS__9

Option B-CHANGE ENTRIES__9

Option C-PRINT BUDGETS__9

Option D-SETUP BUDGETS__10

Option E-LEAVE PROGRAM__13

Normal Operation__13

ADVANCED TECHNICAL INFORMATION__14

FIGURES

FIGURE

- 1 Main Menu__2
- 2 Presentation Menu__2
- 3 Months Menu__4
- 4 Summary Table__4
- 5 Summary Table__5
- 6 Single Month Presentation__6
- 7 Category Menu__6
- 8 Summary Table__6
- 9 Summary Table__7
- 10 Budget Income Entry Table__10
- 11 Figure 10's Completed Table for Jan. Setup__11
- 12 Budget Expense Entry Table__11
- 13 Budget Summary Table__12
- 14 Expense Structure__14
- 15 Income Structure__14

INTRODUCTION

OVERVIEW

How much am I spending on food in the summer? What are my utilities costing in the winter? Am I budgeting enough for clothing?

With FAMILY BUDGET you can answer these questions and many more. FAMILY BUDGET is designed to take advantage of information to help you set up a practical budget based on your real data. After the "setup" procedure, you use a number of displays to evaluate your performance. The program uses your own category names in the displays.

REQUIRED ACCESSORIES

32K RAM
ATARI 810 Disk Drive
ATARI BASIC Language Cartridge
FAMILY CASH FLOW APX-20080

OPTIONAL ACCESSORIES

ATARI printer or equivalent printer

CONTACTING THE AUTHOR

Users wishing to contact the author about FAMILY BUDGET may write to him at:

6130 McAbee Road
San Jose, CA 95120

GETTING STARTED

SETTING UP

1. Insert the ATARI BASIC Language Cartridge into the cartridge slot of your computer.
2. Turn on your disk drive.
3. When the BUSY light goes out, open the disk drive door and insert the FAMILY BUDGET diskette with the label in the lower right-hand corner nearest to you. (Insert it in disk drive one if you have more than one drive.)
4. Turn on your computer and your TV set.
5. If you're planning to use your printer, turn it and the ATARI 850 Interface Module, if applicable, on.
6. As the program automatically loads into the computer memory, this message displays:

```
I'M LOADING  
'BUDGET' NOW  
PLEASE STANDBY
```

```
COPYRIGHT 1981 BY  
JERRY FALKENHAN
```

Then the question "HAVE YOU CHANGED YOUR CATEGORY NAMES? Y/N" appears. For now press the "N" key. The last question, "DO YOU HAVE NEW DATA" should also be answered by pressing the "N" key. These two "N" key presses cause the following message to appear and the main program to run:

```
I'M WORKING HARD  
LOADING STUFF
```

```
...STANDBY...
```

Then the Main Menu displays:

```
-----  
| $ | FAMILY BUDGETS   | $ |  
-----  
| $ | (A) REVIEW BUDGETS | $ |  
| $ | (B) CHANGE ENTRIES | $ |  
| $ | (C) PRINT BUDGETS  | $ |  
| $ | (D) SETUP BUDGETS  | $ |  
| $ | (E) LEAVE PROGRAM  | $ |  
-----  
| $ | WHICH CHOICE?(A-E) | $ |  
-----
```

Figure 1 Main Menu

ENTERING INFORMATION AND RESPONDING TO PROMPTS

You pick menu options by pressing the letter corresponding to the option you want (e.g., press "A" if you want to review your entries). Similarly, you respond to prompted questions requiring a "yes" or "no" answer by pressing "Y" or "N". Pressing the RETURN key isn't necessary in these instances. When you enter data (for example, a new dollar amount), you need to press the RETURN key to notify the program that you've completed your input. A prompt reminds you whenever pressing the RETURN key is necessary.

SAMPLE SESSION

Your diskette contains a set of budget and actual file entries for January through September, as well as category names from FAMILY CASH FLOW (APX-20080). You can use these entries to familiarize yourself with the program's activities and introduce yourself to the workings of FAMILY BUDGET. Let's assume you want to review your budget. You select option A, REVIEW BUDGETS, by pressing the "A" key. The presentation menu now appears as follows:

```
-----
| YEARLY PRESENTATIONS-REVIEW BUDGETS |
-----
| (A) BUDGET EXPENSE vs ACTUAL EXPENSE |
| (B) ACTUAL INCOMES vs BUDGET INCOMES |
| (C) INCOMES BUDGET vs EXPENSES BUDGET |
| (D) INCOMES ACTUAL vs EXPENSE ACTUAL |
| (E) SINGLE CATEGORY INCOMES          |
| (F) SINGLE CATEGORY EXPENSE          |
-----
| MONTHLY PRESENTATIONS-REVIEW BUDGETS |
-----
| (G) ACTUAL INCOMES vs BUDGET INCOMES |
| (H) ACTUAL EXPENSE vs BUDGET EXPENSE |
-----
REVIEW WHICH PRESENTATION?(A-H)
PRESS 'X' TO CHANGE FUNCTION
```

Figure 2 Presentation Menu

With this menu, you can choose the presentation that best suits your current needs. Pressing the "X" key returns you to the Main Menu. To see your budgeted expenses against your actual expenses, press the "A" key (OPTION A-BUDGET EXPENSE vs ACTUAL EXPENSE). The following months menu displays:

REVIEW ENTRIES
BUDGET EXPENSE
VS
ACTUAL EXPENSE

- (A) JAN
- (B) FEB
- (C) MAR
- (D) APR
- (E) MAY
- (F) JUN
- (G) JUL
- (H) AUG
- (I) SEP
- (J) OCT
- (K) NOV
- (L) DEC

START MONTH? (A-L) OR 'X' TO EXIT

Figure 3 Months Menu

With this menu, you choose any month, any consecutive set of months, or press the "X" key to return to the Presentation Menu. The program displays a prompt asking you to choose a "start month". Once you press the letter corresponding with the desired month a prompt appears requesting the "stop month". If you accidentally press a letter not listed in the display, a warning sign flashes indicating an invalid choice.

If you choose January as the start month and November as the stop month, the following table appears:

EXPENSE				
MON	BUDGET	-	ACTUAL	= VARIANCES
JAN	\$ 4218.00		\$ 5898.14	- 1680.14
FEB	\$ 4218.00		\$ 3679.56	+ 538.44
MAR	\$ 4218.00		\$ 3476.34	+ 741.66
APR	\$ 4218.00		\$ 6480.07	- 2262.07
MAY	\$ 4218.00		\$ 4418.42	- 200.42
JUN	\$ 4218.00		\$ 4583.72	- 365.72
JUL	\$ 4218.00		\$ 4156.23	+ 61.77
AUG	\$ 4218.00		\$ 4860.80	+ 642.80
SEP	\$ 4218.00		\$ 1107.25	+ 3110.75
OCT	\$ 4218.00		\$.00	+ 4218.00
NOV	\$ 4218.00		\$.00	+ 4218.00
=====				
TOT	\$46398.00		\$38660.53	+ 7737.47
AVG	\$ 4218.00		\$ 3514.59	+ 703.41
PRESS 'C' TO CONTINUE				

Figure 4 Summary Table

As you can see, the budgeted expenses for each month of the sample budget are set at \$4,218.00. You see no expenses incurred in the months of October or November. September is a partial month's data. You see the AVERAGE EXPENSES calculated on the TOTAL MONTHS presented. Hence, a display from January to August gives a more accurate picture of average monthly expenses. To obtain this more desirable range, press the "C" key and the MONTH MENU reappears. Then choose January for the start month and August for a stop month and the following table displays:

		EXPENSE		
MON		BUDGET	- ACTUAL	= VARIANCES
---		-----	-----	-----
JAN	\$	4218.00	\$ 5898.14 -	1680.14
FEB	\$	4218.00	\$ 3679.56 +	538.44
MAR	\$	4218.00	\$ 3476.34 +	741.66
APR	\$	4218.00	\$ 6480.07 -	2262.07
MAY	\$	4218.00	\$ 4418.42 -	200.42
JUN	\$	4218.00	\$ 4583.72 -	365.72
JUL	\$	4218.00	\$ 4156.23 +	61.77
AUG	\$	4218.00	\$ 4860.80 -	642.80
		=====	=====	=====
TOT	\$	33744.00	37553.28 -	3809.28
AVG	\$	4218.00	\$ 4694.16 -	476.16

PRESS 'C' TO CONTINUE

Figure 5 Summary Table

It is now apparent that you have expenditures averaging \$476.16 beyond the planned amounts. January's and April's excesses contributed to this situation. To identify the major over-budget items in January, press the "C" key to return to the Month Menu. Press the "X" key to return to the Presentation Menu. After the Presentation Menu appears, ask for the single month presentation of Expenses by pressing th "H" key. The Months Menu reappears (Figure 3) with the question, "WHICH MONTH? (A-L) or 'X' TO EXIT". Press A for January. The following table appears:

EXPENSE FOR JAN		
CATEGORY	ACTUAL	BUDGET
(A) Automotive	\$ 2441.99	\$ 120.00
(B) Gas/Oil	\$ 31.09	\$ 100.00
(C) Business	\$.00	\$ 27.00
(D) Clothes	\$ 21.19	\$ 67.00
(E) Utilities	\$ 115.62	\$ 124.00
(F) Pleasure	\$ 250.22	\$ 215.00
(G) Food	\$ 190.13	\$ 360.00
(H) Home Impr.	\$ 653.49	\$ 460.00
(I) Taxes	\$ 627.95	\$ 970.00
(J) Insurances	\$ 121.05	\$ 125.00
(K) Mortgage	\$ 1410.00	\$ 1414.00
(L) Misc.	\$ 35.41	\$ 150.00
(M) Medical	\$.00	\$ 86.00
=====		
JAN TOTALS	\$ 5898.14	\$ 4218.00
PRESS 'C' TO CONTINUE		

Figure 6 Single Month Presentation

It should be apparent after scanning this presentation that the major over-budget expenditure is in the Automotive category. At this point we can do several things.

- (1) We can change the budgeted amount for this category in the month, or (2) we can check to see if this is a trend throughout the rest of the year.

We choose to see the trend more clearly by pressing "C" to return to the Month Menu, and then "X" to return to the Presentation Menu. There we choose Option F-SINGLE CATEGORY EXPENSE. The Category Menu appears with a prompt asking which category to display.

EXPENSE CATEGORIES

(A) Automotive
 (B) Gas/Oil
 (C) Business
 (D) Clothes
 (E) Utilities
 (F) Pleasure
 (G) Food
 (H) Home Impr.
 (I) Taxes
 (J) Insurance
 (K) Mortgage
 (L) Misc.
 (M) Medical

WHICH FOR REVIEW?(A-M) OR 'X' TO EXIT

Figure 7 - Category Menu

Pressing "A" causes the Month menu to reappear requesting the range of months to review. Remembering September is only partly full, we choose January to August to review. The following summary table now appears:

```

          AUTOMOTIVE
MON  BUDGET  -  ACTUAL  =  VARIANCES
---  -
JAN $ 120.00 $ 2441.99 - 2321.99
FEB $ 120.00 $ 125.18 -   5.18
MAR $ 120.00 $   .00 + 120.00
APR $ 120.00 $ 487.47 - 367.47
MAY $ 120.00 $   .00 + 120.00
JUN $ 120.00 $ 137.27 -  17.27
JUL $ 120.00 $  39.00 +  81.00
AUG $ 120.00 $ 139.19 -  19.19
=====
TOT $ 960.00 $ 3370.10 - 2410.10
AVG $ 120.00 $  421.26 -  310.26

```

PRESS 'C' TO CONTINUE

Figure 8 Summary Table

From this summary table, it appears January's Automotive expenditures were unforeseen outlays. Based on that we can check the trend, without the January data clouding the issue, by pressing "C" and choosing the range of months from February to August to get the following display:

```

          AUTOMOTIVE
MON  BUDGET  -  ACTUAL  =  VARIANCES
---  -
FEB $ 120.00 $ 125.18 -   5.18
MAR $ 120.00 $   .00 + 120.00
APR $ 120.00 $ 487.47 - 367.47
MAY $ 120.00 $   .00 + 120.00
JUN $ 120.00 $ 137.27 -  17.27
JUL $ 120.00 $  39.00 +  81.00
AUG $ 120.00 $ 139.19 -  19.19
=====
TOT $ 840.00 $ 928.11 -   88.11
AVG $ 120.00 $ 132.59 -   12.59

```

PRESS 'C' TO CONTINUE

Figure 9 - Summary Table

With January removed, the budgeted amount for automotive expenses is \$12.59 per month too low. We can change the budgeted amount for each month for this category, one month at a time,

- (1) by using Option B-CHANGE ENTRIES of the Main Menu, or
- (2) by using Option D-SETUP BUDGET of the Main Menu.

The more financially sound decision is to retain the budgeted amounts and plan to spend less on transportation.

You've now gone through a sample session and are ready to embark on your own financial planning. Refer to this sample session as you start using FAMILY BUDGET for your own analysis.

USING FAMILY BUDGET

INTRODUCTION

Using the sample session points out a number of features about FAMILY BUDGET. You review already existing budgets with Option A (REVIEW BUDGETS) of the main menu. You change budgeted amounts for a category with OPTION-B CHANGE ENTRIES. By choosing Option E-LEAVE PROGRAM, the program records any changes on your diskette. You can print any budget from the Presentation Menu by choosing Option C-PRINT BUDGETS.

The more months of entries you have on FAMILY CASH FLOW, the more meaningful the information is when presented by FAMILY BUDGET. Enter at least two complete months of information in FAMILY CASH FLOW before setting up your budget. Now we'll review each of the Main Menu options.

OPTION A-REVIEW BUDGETS

Use this function to display the Presentation Menu (Figure 2). A prompt appears below the menu that asks:

REVIEW WHICH PRESENTATION?(A-H)
PRESS 'X' TO CHANGE FUNCTION

After you select your presentation, the months menu displays. You can now choose to see any of the eight budgets for any or all months.

OPTION B-CHANGE ENTRIES

Use this function to change entries in any month for any budget. Selection of this function causes the Presentation Menu (Figure 2) to display with a prompt

CHANGE WHICH PRESENTATION?(A-H)
PRESS 'X' TO CHANGE FUNCTION

Once you decide on the presentation, the months menu appears. Choose the desired month(s) and you'll see the appropriate budget with prompts guiding you through the editing process.

OPTION C-PRINT BUDGETS

Use this option to print your choice of budgets. The program tests to see if the printer and interface module, if applicable, are on. The Presentation Menu appears with the prompt

PRINT WHICH PRESENTATION?(A-H)
PRESS 'X' TO CHANGE FUNCTION

After you select your presentatin, the months menu displays. Choose the desired month(s) by pressing the corresponding letters and the appropriate budget appears with a prompt

PRESS 'C' KEY TO CONTINUE

You stay in the PRINT OPTION until you press the "X" key to return to the main menu.

OPTION D-SETUP BUDGETS

Use this option for the creation of your budgets. The program requests you to load the FAMILY CASH FLOW diskette into the disk drive. All the data is read and you're asked to put the FAMILY BUDGET diskette back into the disk drive. The data is written to FAMILY BUDGET files and the program file called SETUP loads into the computer.

You now create your budget.

Upon entering the SETUP program, you see data files loading and then animations indicating that some number crunching is occurring. The question,

ARE INCOME CATEGORY AMOUNTS THE SAME FROM MONTH TO MONTH? Y/N

appears. Pressing the "Y" key tells the program to fill in the rest of the year after you've filled in January. It also presents you with "Average Category Amounts" from FAMILY CASH FLOW to aid in setting up January. If you choose "N", you fill each category of each month and your "Actual Category Amounts" display.

We'll select a "Y" for the first budget setup. The following budget displays.

CATEGORY	AVG ACTUAL	BUDGET
Paychecks	\$ 3854.38	\$3650.00
Interests	\$ 128.38	
Dividends	\$ 123.44	
Cash	\$ 252.28	
Misc.Income	\$ 404.61	
=====		
JAN TOTAL	\$ 4763.09	

IS THIS ENTRY CORRECT?Y/N

Figure 10 Budget Income Entry Table

You see \$3650.00 entered as the budgeted amount for the "Paychecks" category. This amount comes from the FAMILY CASH FLOW information. The question, IS THIS ENTRY CORRECT?Y/N, refers to this amount. A "Y" key press causes the next amount to appear under the BUDGET column in the Interests category with the same question below. If you answer "N", a black rectangle replaces the amount and the prompt, PRESS RETURN AFTER ENTRY, appears. Fill in the new amount and press the RETURN key. The question, IS THIS ENTRY CORRECT?Y/N, reappears. Pressing the "N" key causes the rectangle to display again. Pressing the "Y" key causes the program to proceed to the next category. After you enter all the budget income category amounts, Figure 12 looks like:

INCOME BUDGET FOR JAN

CATEGORY	AVG	ACTUAL	BUDGET
Paychecks	\$	3854.38	\$3650.00
Interests	\$	128.38	\$ 100.00
Dividends	\$	123.44	\$ 100.00
Cash	\$	252.28	\$ 50.00
Misc.Income	\$	404.61	\$ 340.00
=====			
JAN TOTAL	\$	4763.09	\$4240.00

IS ALL CORRECT Y OR N

Figure 11 Figure 10's Completed Table for Jan. Setup

Answering the question with "N" causes the entire process to start over. Pressing the "Y" key causes the question,

ARE EXPENSE CATEGORY AMOUNTS THE SAME FROM MONTH TO MONTH?Y/N

to appear. This time we'll answer "N" and see the following table:

INCOME BUDGET IN JAN IS \$ 4240.00

EXPENSE BUDGET FOR JAN

CATEGORY	ACTUAL	BUDGET
Automotive	\$ 2441.99	\$120.00
Gas/Oil	\$ 31.09	
Business	\$.00	
Clothes	\$ 21.19	
Utilities	\$ 115.62	
Pleasure	\$ 250.22	
Food	\$ 190.13	
Home Impr.	\$ 653.49	
Taxes	\$ 627.95	
Insurances	\$ 121.05	
Mortgage	\$ 1410.00	
Misc.	\$ 35.41	
Medical	\$.00	
=====		
JAN Total	\$ 4694.75	

IS THIS ENTRY CORRECT?Y/N

Figure 12 Budget Expense Entry Table

If you don't agree with the budgeted amount, press "N" and the black rectangle appears for changes. When you press the RETURN key, the program again checks with you to see if this entry is correct. If you press "Y", the question,

IS THIS AMOUNT THE SAME FOR THE REST OF THE YEAR?Y/N

appears. If you press "N" the program proceeds to the next entry. Pressing "Y" causes the program to fill in that amount for the rest of the year and then proceed to the next entry. Repeat these steps until you fill all the category amounts. Then the question,

IS ALL CORRECT? Y OR N

appears. Pressing the "N" key causes the entire procedure to repeat. A "Y" causes February to display.

In Figure 12 the total amount of budgeted income for January is brought forward for reference. Also, you don't see averaged amounts as the actual amounts. These amounts become averaged amounts when you either encounter a month with no entries or a month with the lowest amount. When you do run into an averaged amount, the inverse video flag AVG appears next to the word ACTUAL in the heading.

When you complete all the entries, the Budget Summary Table appears. You can now examine the difference between your income and expenses for each month.

INCOMES BUDGET VS EXPENSE BUDGET				
MON	INCOME - EXPENSE = VARIANCES			
---	-----	-----	-----	-----
JAN	\$ 4240.00	\$ 4218.00	+	22.00
FEB	\$ 4240.00	\$ 4218.00	+	22.00
MAR	\$ 4240.00	\$ 4218.00	+	22.00
APR	\$ 4240.00	\$ 4218.00	+	22.00
MAY	\$ 4240.00	\$ 4218.00	+	22.00
JUN	\$ 4240.00	\$ 4218.00	+	22.00
JUL	\$ 4240.00	\$ 4218.00	+	22.00
AUG	\$ 4240.00	\$ 4218.00	+	22.00
SEP	\$ 4240.00	\$ 4218.00	+	22.00
OCT	\$ 4240.00	\$ 4218.00	+	22.00
NOV	\$ 4240.00	\$ 4218.00	+	22.00
DEC	\$ 4240.00	\$ 4218.00	+	22.00
	=====	=====		=====
TOT	\$50880.00	\$50616.00		264.00
AVG	\$ 4240.00	\$ 4218.00	+	22.00

IS EVERYTHING OK? Y/N

Figure 13 Budget Summary Table

If you answer "Y", the SETUP program writes all the information you've added or revised to the diskette files. Pressing the "N" key causes the following question to appear,

WANT TO CHANGE INCOME AMOUNTS?Y/N

Pressing the "N" key causes letters A-L to appear, vertically replacing the "\$" under EXPENSE. Then the question,

WHICH MONTH(A-L) OR 'M' FOR ALL,

appears. To redo all entries, press the "M" key. For a single month, press the letter associated with that month and the BUDGET EXPENSE TABLE (Figure 12) reappears. After completing the entries, the Budget Summary Table reappears (Figure 13). You can adjust any budgeted amount in any month under incomes or expenses until you have what you want.

OPTION E-LEAVE PROGRAM

Use Option E to exit from FAMILY BUDGET. You'll see the following screen.

I'M STORING THE CHANGED 'BUDGET'	
<u>INCOMES</u>	<u>EXPENSE</u>
JAN	JAN
FEB	FEB
MAR	MAR
APR	APR
MAY	MAY
JUN	JUN
JUL	JUL
AUG	AUG
SEP	SEP
OCT	OCT
NOV	NOV
DEC	DEC

This option is completed when you see the READY prompt.

NORMAL OPERATION

Once you've established a set of budgets, you'll want to review and/or revise them at the end of each month's entries on your FAMILY CASH FLOW diskette. To do this, follow the instructions in the SETTING UP section of this manual through step 6 (see page two). Then answer the questions as they appear. By answering

DO YOU HAVE NEW DATA

with a "Y", the data on your FAMILY CASH FLOW diskette, including changes, additions, and deletions, loads automatically onto your FAMILY BUDGET diskette. Remember, you'll be inserting both your FAMILY BUDGET and FAMILY CASH FLOW diskettes in order to have the information recorded.

ADVANCED TECHNICAL INFORMATION

SETUP OVERVIEW

The SETUP program uses four matrices and four arrays. You have two matrices and two arrays assigned to budget and The others are assigned to incomes. Figure 14 is the expense structure and Figure 15 is the income structure.

EXPENSE STRUCTURE

MONTHS

CATEGORY	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Automotive	(1,1)	(2,1)	(3,1)	(4,1)	(5,1)	(6,1)	(7,1)	(8,1)	(9,1)	(10,1)	(11,1)	(12,1)
Gas/Oil	(1,2)	(2,2)	(3,2)	(4,2)	(5,2)	(6,2)	(7,2)	(8,2)	(9,2)	(10,2)	(11,2)	(12,2)
Business	(1,3)	(2,3)	(3,3)	(4,3)	(5,3)	(6,3)	(7,3)	(8,3)	(9,3)	(10,3)	(11,3)	(12,3)
;												
MISC.	(1,12)	(2,12)	(3,12)	(4,12)	(5,12)	(6,12)	(7,12)	(8,12)	(9,12)	(10,12)	(11,12)	(12,12)
MEDIC.	(1,13)	(2,13)	(3,13)	(4,13)	(5,13)	(6,13)	(7,13)	(8,13)	(9,13)	(10,13)	(11,13)	(12,13)
SUBTOTALS	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)

EXPENSE KEY-Labels used in program

Actual matrix name - EA(X,Y)

Actual array name - EAS(X)

Budget matrix name - EB(X,Y)

Budget array name - EBS(X)

Figure 14 Expense Structure

INCOME STRUCTURE

MONTHS

CATEGORY	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Paychecks	(1,1)	(2,1)	(3,1)	(4,1)	(5,1)	(6,1)	(7,1)	(8,1)	(9,1)	(10,1)	(11,1)	(12,1)
Interests	(1,2)	(2,2)	(3,2)	(4,2)	(5,2)	(6,2)	(7,2)	(8,2)	(9,2)	(10,2)	(11,2)	(12,2)
Dividends	(1,3)	(2,3)	(3,3)	(4,3)	(5,3)	(6,3)	(7,3)	(8,3)	(9,3)	(10,3)	(11,3)	(12,3)
Cash	(1,4)	(2,4)	(3,4)	(4,4)	(5,4)	(6,4)	(7,4)	(8,4)	(9,4)	(10,4)	(11,4)	(12,4)
Misc.	(1,5)	(2,5)	(3,5)	(4,5)	(5,5)	(6,5)	(7,5)	(8,5)	(9,5)	(10,5)	(11,5)	(12,5)
SUBTOTALS	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)

INCOME KEY-Labels used in program

Actual matrix name - IA(X,Y)

Actual array name - IAS(X)

Budget matrix name - IB(X,Y)

Budget array name - IES(X)

Figure 15 Income Structure

The object of the Setup program is to let you fill in the budget information while using the actual data as a guide.

FAMILY CASH FLOW fills each of the actual matrix positions with data. In months having no available data, SETUP arranges your actual months' totals in descending order, removes the months without data and the lowest month from the list. The balance of the months becomes the basis for calculating the average amounts per category.

You fill in the budget matrix positions. The program takes care of the totals.

THE PROGRAMS OF FAMILY BUDGET

DATASTAT-Checks for the existence of the necessary files, gathers data from FAMILY CASH FLOW, checks for the proper diskette, and runs the proper program after examining the INITIFLAG file. If you're using two disk drives for FAMILY CASH FLOW, change line #12 of the DATASTAT program from G\$="D:BUDGET," to read G\$="D2:BUDGET,".

BUDGET-Main program for reviewing and printing budgets.

INITIAL-Referred to in the documentation as "SETUP". This program does all the initialization and filling in of the matrices and arrays associated with building the budgets.

DOS.SYS.-ATARI'S Disk Operating System (DOS 2.0).

DUP.SYS.-The other portion of DOS.

AUTORUN.SYS-Automatically loads "MUD" into computer memory.

MUD-The title screen that displays as "DATASTAT" loads.

THE FILES OF FAMILY BUDGET

INITFLAG-Tells DATASTAT which programs to run.

CATINC-Category names for incomes.

CATEXP-Category names for expenses.

BUDINC-Income budget amounts.

BUDEXP Expense budget amounts.

ACTINC-Actual income category amounts taken from FAMILY CASH FLOW by "DATASTAT".

ACTEXP-Actual expense category amounts taken from FAMILY CASH FLOW by "DATASTAT".

NOTE: All the programs are locked. FAMILY BUDGET handles all file manipulations. These files are open and should not be changed unless you've made a backup copy.

EXTRA INFORMATION

The following may be of some help with your programming.

- (1) Poke 752,X - X set to "1" turns off cursor
- (2) Poke 82,X - "X", an integer from 0 to 39, moves the left margin.
- (3) Poke 83,X - "X", an integer from 39 to 0, moves the right margin.
- (4) Poke 702,X - "X" set to "64" forces upper case letters.
- (5) Poke 694,X - "X" set to "0" forces normal video mode.
- (6) Poke 53774,64:Poke 16,64 - Disables the BREAK key.
- (7) The program accomplishes inverse presentatins by turning up the luminosity on the border and the background and turning down the luminosity on the characters with all three set to the same color.(e.g., SE.2,X,10:SE.1, X,0:SE.4,X,10.))

LIMITED WARRANTY ON MEDIA AND HARDWARE ACCESSORIES.

We, Atari, Inc., guarantee to you, the original retail purchaser, that the medium on which the APX program is recorded and any hardware accessories sold by APX are free from defects for thirty days from the date of purchase. Any applicable implied warranties, including warranties of merchantability and fitness for a particular purpose, are also limited to thirty days from the date of purchase. Some states don't allow limitations on a warranty's period, so this limitation might not apply to you. If you discover such a defect within the thirty-day period, call APX for a Return Authorization Number, and then return the product along with proof of purchase date to APX. We will repair or replace the product at our option.

You void this warranty if the APX product: (1) has been misused or shows signs of excessive wear; (2) has been damaged by use with non-ATARI products; or (3) has been serviced or modified by anyone other than an Authorized ATARI Service Center. Incidental and consequential damages are not covered by this warranty or by any implied warranty. Some states don't allow exclusion of incidental or consequential damages, so this exclusion might not apply to you.

DISCLAIMER OF WARRANTY AND LIABILITY ON COMPUTER PROGRAMS.

Most APX programs have been written by people not employed by Atari, Inc. The programs we select for APX offer something of value that we want to make available to ATARI Home Computer owners. To offer these programs to the widest number of people economically, we don't put APX products through rigorous testing. Therefore, APX products are sold "as is", and we do not guarantee them in any way. In particular, we make no warranty, express or implied, including warranties of merchantability and fitness for a particular purpose. We are not liable for any losses or damages of any kind that result from use of an APX product.

ATARI PROGRAM EXCHANGE

REVIEW FORM

We're interested in your experiences with APX programs and documentation, both favorable and unfavorable. Many software authors are willing and eager to improve their programs if they know what users want. And, of course, we want to know about any bugs that slipped by us, so that the software author can fix them. We also want to know whether our documentation is meeting your needs. You are our best source for suggesting improvements! Please help us by taking a moment to fill in this review sheet. Fold the sheet in thirds and seal it so that the address on the bottom of the back becomes the envelope front. Thank you for helping us!

1. Name and APX number of program _____

2. If you have problems using the program, please describe them here.

3. What do you especially like about this program?

4. What do you think the program's weaknesses are?

5. How can the catalog description be more accurate and/or comprehensive?

6. On a scale of 1 to 10, 1 being "poor" and 10 being "excellent", please rate the following aspects of this program?

- _____ Easy to use
- _____ User-oriented (e.g., menus, prompts, clear language)
- _____ Enjoyable
- _____ Self-instructive
- _____ Useful (non-game software)
- _____ Imaginative graphics and sound

7. Describe any technical errors you found in the user instructions (please give page numbers).

8. What did you especially like about the user instructions?

9. What revisions or additions would improve these instructions?

10. On a scale of 1 to 10, 1 representing "poor" and 10 representing "excellent", how would you rate the user instructions and why?

11. Other comments about the software or user instructions:

STAMP

ATARI Program Exchange
Attn: Publications Dept.
P.O. Box 50047
60 E. Plumeria Drive
San Jose, CA 95150

[seal here]